

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lester Anderson

Debtor(s)

Case No. 07 B 09622

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2007.
- 2) The plan was confirmed on 10/23/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/29/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/30/2010.
- 5) The case was Completed on 08/06/2012.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$129,561.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,320.00
Less amount refunded to debtor	\$83.65

NET RECEIPTS: **\$34,236.35**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,484.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,943.89
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,427.89**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	184.00	NA	NA	0.00	0.00
Applied Card Bank	Unsecured	600.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	7,223.00	NA	NA	0.00	0.00
Atlanta Postal Credit Union	Unsecured	591.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	621.00	621.04	621.04	142.84	0.00
East Bay Funding	Unsecured	1,214.00	1,214.73	1,214.73	279.39	0.00
East Bay Funding	Unsecured	443.00	443.39	443.39	101.98	0.00
Freedman Anselmo Lindberg	Unsecured	9,400.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	NA	1,000.00	1,000.00	1,000.00	0.00
Internal Revenue Service	Unsecured	6,900.00	4,622.69	4,622.69	1,063.22	0.00
John Lee Jackson	Unsecured	2,548.82	NA	NA	0.00	0.00
LHR Inc	Unsecured	429.38	NA	NA	0.00	0.00
Malcolm S Gerald & Assoc	Unsecured	1,459.36	NA	NA	0.00	0.00
Medical Collections	Unsecured	120.00	NA	NA	0.00	0.00
Miracle Ear	Unsecured	461.26	NA	NA	0.00	0.00
National Asset Recovery	Unsecured	1,214.73	NA	NA	0.00	0.00
National Asset Recovery	Unsecured	443.39	NA	NA	0.00	0.00
National City	Unsecured	4,917.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	117.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	6,977.00	6,977.87	6,977.87	1,604.91	0.00
Providian	Unsecured	4,425.00	NA	NA	0.00	0.00
Receivable Management SE	Unsecured	84.46	NA	NA	0.00	0.00
Recovery Asset	Unsecured	136.00	136.05	136.05	0.00	0.00
Risk Management Alternatives	Unsecured	1,140.13	NA	NA	0.00	0.00
Risk Management Alternatives	Unsecured	968.65	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	107,277.00	107,026.62	107,026.62	24,616.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,000.00	\$1,000.00	\$0.00
TOTAL PRIORITY:	\$1,000.00	\$1,000.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$121,042.39	\$27,808.46	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,427.89</u>	
Disbursements to Creditors	<u>\$28,808.46</u>	
TOTAL DISBURSEMENTS :		<u>\$34,236.35</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2012

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.